

The background is a complex, abstract pattern of blue spheres of various sizes connected by thin, light blue lines. The spheres are arranged in a way that suggests a network or a molecular structure. The overall color palette is shades of blue, ranging from light to dark. The text is positioned in the upper right quadrant.

e-commerce Solutions

open gi^o

Outstanding control over your approach to e-commerce. That's what Open GI offers to any broker interested in driving their business forward by exploiting the reach of the Internet.

Concentrating on the development of a comprehensive yet flexible toolset for e-commerce, Open GI offers you whatever components your business needs to make Internet based product distribution a reality. Our facilities enhance access to your prospects and also help you to promote your business to potential clients. Furthermore it can all be done to suit how you want to market your business online.

With the latest technologies underpinning the functionality that you are investing in, your e-commerce offering will have the ability to grow. Interoperability is a key feature of the Open GI approach to technology. Our approach enables you to create the IT foundation of most benefit to your business.

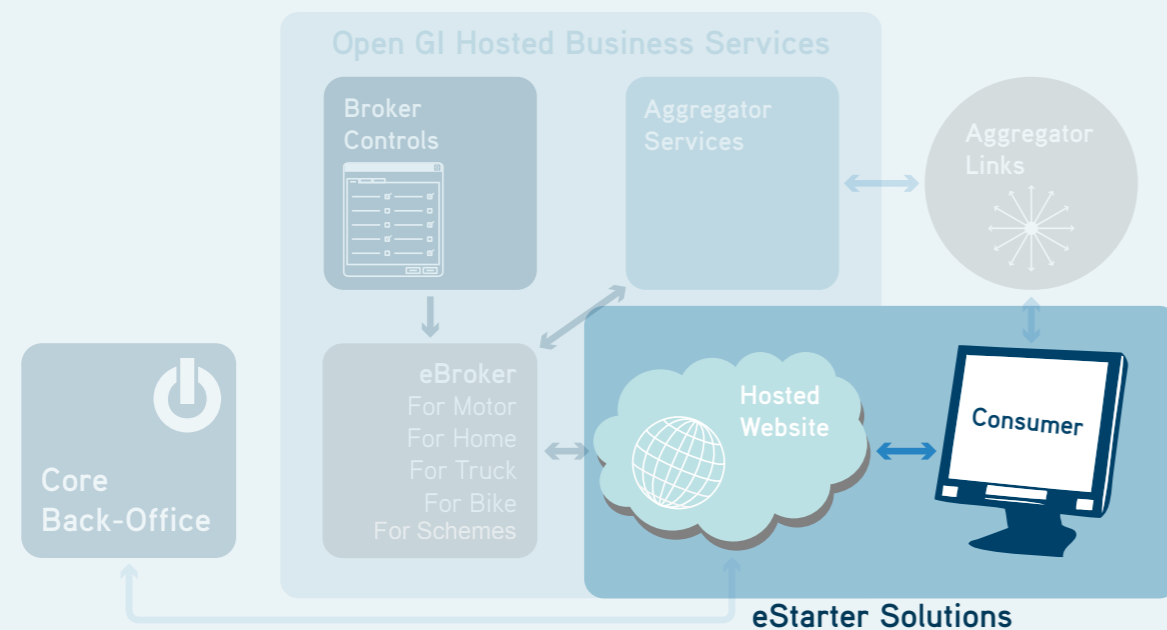
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A project managed web design and basic hosting facility that enables your business to get online and publicise your products and services.

An All In One Online Package

eStarter is your introduction to the Internet. You brief our design team who translate your ideas into web pages to bring together an online catalogue that publicises your business, your products and any specialist services. Once built, we also take care of your hosting needs.



The deployment consists of up to ten pages of brochure copy and images, packaged into the overall brand image of your web site. Working with our web development team, together we help you to implement the imagery, navigation and styling that best suits how you want your business portrayed.

Your site is structured to the industry recognised format for web hosting, and built using the latest online languages incorporating XML and HTML. Your web deployment will be ready for expansion as and when you decide that you need it.

What Are You Getting?

We provide resources that build up to ten bespoke pages of web based text and images into an interactive online presence.

The design, style and imagery of your website can incorporate as much or as little of your input as you feel comfortable with. We can help you produce layouts and styling that work well for you online. If required we will design the layouts for you. Most clients have some idea about the look that they wish to achieve. We will help you achieve the look and feel that you want.

You provide the final text and overall content that we fit into the site structure for you. Text and fonts are styled to be consistent throughout the site, and to fit into the overall corporate style and colour schemes of your site.

Once the site is built, tested and ready for deployment, we will establish secure hosting for you at our off-site data centre. If you need to make changes or wish to expand your online offering then our team can be contracted to carry out additional work as your business needs dictate.

Business Benefits

It is unlikely that you will have the resource available to design a web site within your business, so we can offer you complete peace of mind, allowing you and your staff to focus on your normal business activities.

Our team is built up of experts who will already know your back-office system and how this works. This makes an incredible difference to the time and money saved in design and deployment.

Your site will be built from the start with expansion in mind. Our entire e-commerce solution is designed to plug into each complementary element. If you want to expand, you won't be starting from scratch.

Support is on-hand for your website, as it is for your back-office. This is a fully integrated solution that complements your existing IT systems. Using Open GI as your single supplier removes management headaches.

It is really simple. Above all this is an easy step into e-commerce, with the support of experts that you know and can trust.

Requirements

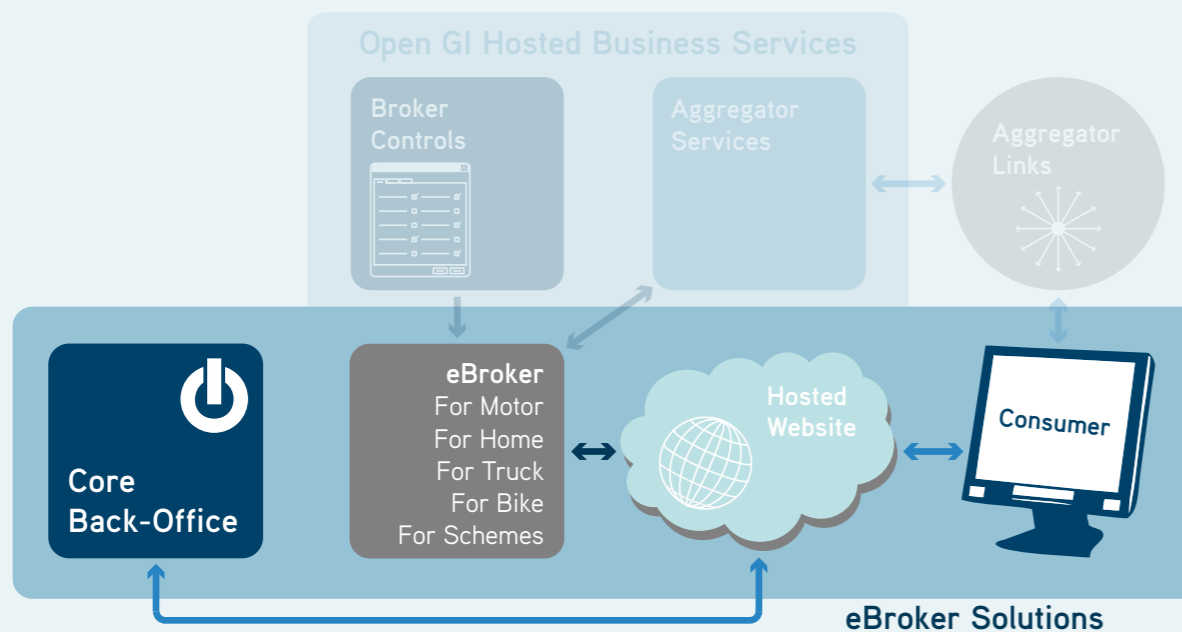
When contracting with Open GI for eStarter you will need to make sure you have the following requirements in place:

- Ownership of relevant Domain Names.
- To provide legal wording for the terms and conditions of use of your site in a Microsoft Word® format.
- Images & logos in a screen ready format.

Online quote & buy toolset that is styled to your corporate online identity and seamlessly integrated to your back-office.

Instant Online Trading

eBroker is your gateway to selling insurance online. Built around the outstanding Open GI quotation engines, eBroker puts potential customers face to face with your business in the online environment. Using eBroker your website can deliver the quotations that your clients and prospective clients are searching for in real time and allow them to make purchases.



Made up of a selection of current Open GI technologies, you specify how eBroker fits into your website. You choose from a number of options that then enables us to develop the quote and buy solution that suits you. Around this we build your brand.

All of the linkages between the Internet and your Open GI back-office are catered for. You need to provide a real time quotation, and to collect the client / prospect data from the website. Online payment functions are in-built and encrypted date and time of purchase is generated to evidence the sale of policies. Integration with the back-office diary functions powers your client and prospect relationship management.

What Do You Get?

You get a choice of quotation engines, all enabled to deliver quotes to your website, for Motor, Home, Truck and Bike risks. These are the very same quotation engines that power your Open GI system, so you know that you are able to offer the widest possible choice to customers and prospects online.

We deliver multiple branding options, developed in the same style as your existing website. If you want to expand to deliver multiple product lines over the Internet, you can dictate the specific branding for each product line as you see fit. We can work with you to make sure that your brand is represented exactly as you want.

This is complete and comprehensive website integration that will take data from the website through the quotation engine, to your back-office, client and prospect management tools. It is seamless electronic data interoperability.

You have control over the data capture process, default responses within the quotation engines and the select lists that are exposed through your site.

We will enable your site to access postcode validation and integrated payment options from third parties that handle credit card payments online.

You will have the capability of deploying a fully functional Quote & Buy facility online (subject to insurer agreements). Potentially your customers can get more quotations from your site in one place than they can get from any individual direct distribution site. A fantastic channel opportunity.

eBroker for Schemes

eBroker for Schemes has all the benefits of eBroker but allows you to trade products online that sit outside of our standard quotation engines (Motor, Home, Truck and Bike).

We can tailor your website to quote for any product you want to trade online such as Travel, Public Liability and Pet Insurance.

You have the option to link your website to an existing scheme or our experts can develop a brand new scheme for you.

Business Benefits

You can move your business into the online environment, or expand your current online offering with total confidence. Using Open GI as your single point of control for web development will ensure that your online strategy is developed and deployed cohesively, without delay and consequently deliver the best value for your investment.

Choosing to add the Internet to your delivery strategy helps your business to build its brand as you have access to a greater market via Internet search engines. It also adds credibility to your business, illustrating that you are at the forefront of distribution methodologies.

The Internet presents you with many more contact opportunities, exposing your product offering to a much wider audience. If you have particular product strengths such as a niche scheme or other speciality, the Internet can drive much higher enquiry volumes to your business.

At the heart of the offering is the Open GI constant – electronic trading saves your business time and money. Integrating your website with your back-office establishes direct data capture. It removes the need for you to key any prospect and customer data into the back-office that comes from your website.

Using the website to capture data will increase your contact base for future marketing. Enquiries that do not convert to quotations, or ultimately result in a sale may still hold potential as part of any of your future campaigns.

Requirements

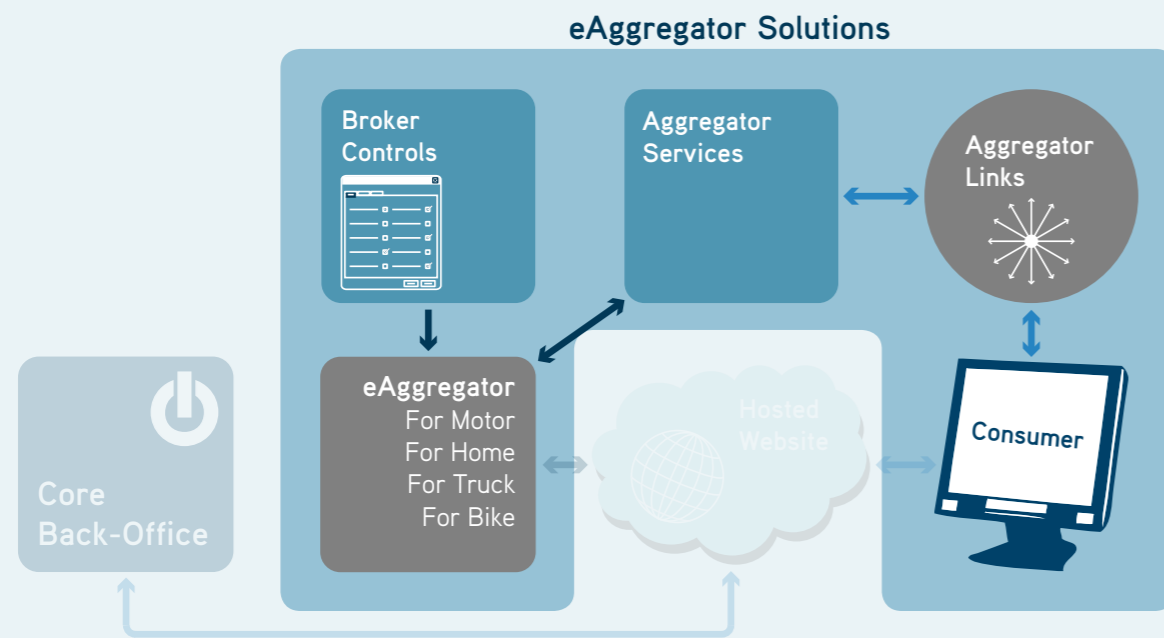
When contracting with Open GI for eBroker you will need to make sure you have the following requirements in place:

- Ownership of relevant Domain Names.
- To provide legal wording for the terms and conditions of use of your site in a Microsoft Word® format.
- Images & logos in a screen ready format.
- An Open GI Hosted Server solution.
- A server available to handle data transfer between the Internet and your back-office server.

How do you get your products listed with an online Aggregator? With Open GI eAggregator.

Piggyback Million Pound Marketing Campaigns

Aggregators spend millions promoting their websites to the consumer, but just how do you get your business onto these sites? eAggregator is a specific Internet interface that can put your business on the aggregator map, for motor, household, commercial vehicle and motorcycle business lines.



eAggregator is an extension of the hosted tool set available to you from Open GI. You can elect which aggregator sites that you want to provide quotations to. eAggregator links your online quotation facilities through to the aggregator sites. When they capture prospect data, you can return a quote to the consumer. If the consumer selects your quote or it ranks sufficiently highly on the aggregator site, the prospect and quote data is automatically transferred to your Open GI Core Back-Office.

If you have Open GI's eBroker solution you will also benefit from 'deep linking', meaning the consumer will be able to link directly from the quote on the aggregator website into your website. This is proven to increase conversion rates as there is no re-entering of any quote data.

The key benefit is that it exposes your business to the widest potential Internet audience and allows you to take advantage of the heavyweight marketing that aggregators are regularly undertaking, including Television, Press, Radio and Outdoor campaigns.

What Do You Get

Project managed connection of your hosted web solution and quotation engines to the aggregator website. We look after all of the integration; you don't need any technical skills to manage this connection. Leads will be presented seamlessly into your prospect management tools.

You have control over the quotations produced and what you want to provide to aggregator sites. What you want to expose to consumers remains totally under your control. You can choose to focus on individual product profitability or to maximise your business' exposure.

A tool that passes all details of the prospective client immediately into your back-office. Like the whole e-commerce offering from Open GI, eAggregator links through to your back-office toolset. Enquiries are presented within the prospect management tools electronically.

Integration with the rest of your Open GI hosted e-commerce toolset. eAggregator is a natural extension of your e-commerce offering:

- eStarter provides a basic brochure website of up to 10 pages.
- eBroker is a step further enabling your business to deploy online quote and buy capability.

Business Benefits

It's all about your business exploiting the demand of the market. eAggregator exists to get you exposure to the widest possible Internet audience. Aggregators spend millions getting traffic to their sites. You can cost effectively become one of the listings on those sites.

Getting listed is only one aspect, the eAggregator tool works with the rest of your e-commerce activity to improve online efficiency. No re-keying, no manual processing – data from the client to the back-office, and from the back-office to the client with no intervention!

Aggregators need your product offerings to give them the edge over their competitors. You can score highly on sites by making available your specialised products – niche schemes etc.

You can generate significantly higher enquiry volumes and improve the reach of your business across the country. With links to an aggregator, you too can achieve national exposure for your business by exploiting the reach of the Internet to the consumer.

Requirements

When contracting Open GI for eAggregator you will need to make sure you have the following requirements in place:

- To have a quoting website setup to link to aggregator sites.
- To have the agreed contacts with aggregators.
- A server available to handle data transfer between the Internet and your back-office server.

A pricing tool that enables brokers to apply rules to a comparative quote engine, for online quoting.

Online Quote Manipulation

Active Quote is your means of applying specialist broker knowledge to an online purchasing scenario. Built around the power of Open GI quotation engines, Active Quote facilitates flexible rating of premiums by setting rules that are specific to the broker's target market and insurer agreements. By using Active Quote, clients and prospective clients receive quotes in real time that are more competitive increasing the overall chance of purchase.

What Do You Get?

You get the choice of the standard quotation engines through Active Quote - enabling you to deliver flexible rating of quotes to your website, for Motor, Home, Truck and Bike risks. These are the very same quotation engines that power your Open GI system, so you know that you are able to offer the widest possible choice to customers and prospects online.

Whilst receiving the same benefits as the eBroker solution brokers can also apply discounts as a percentage, or as a fixed amount, or relative to the best quoting premium in a comparative quotation scenario.

Rules can be set up to apply different discounts for different Aggregators, and different eBroker websites / affinities. Discounts accessed via an aggregator can continue to be offered when the customer deep-links into an eBroker website.

The system is designed to retain the speed of processing so that quotations are not delayed by the addition of this product. This coupled with the authentication system, ensuring only authorised staff can amend rules, makes Active Quote a highly streamlined yet secure product.

Business Benefits

Not many businesses will be able to implement broker deals on the web but with this product it will mean that any commission you might have to play with can now be available online. It will help to expand your online capabilities beyond that of many of your competitors.

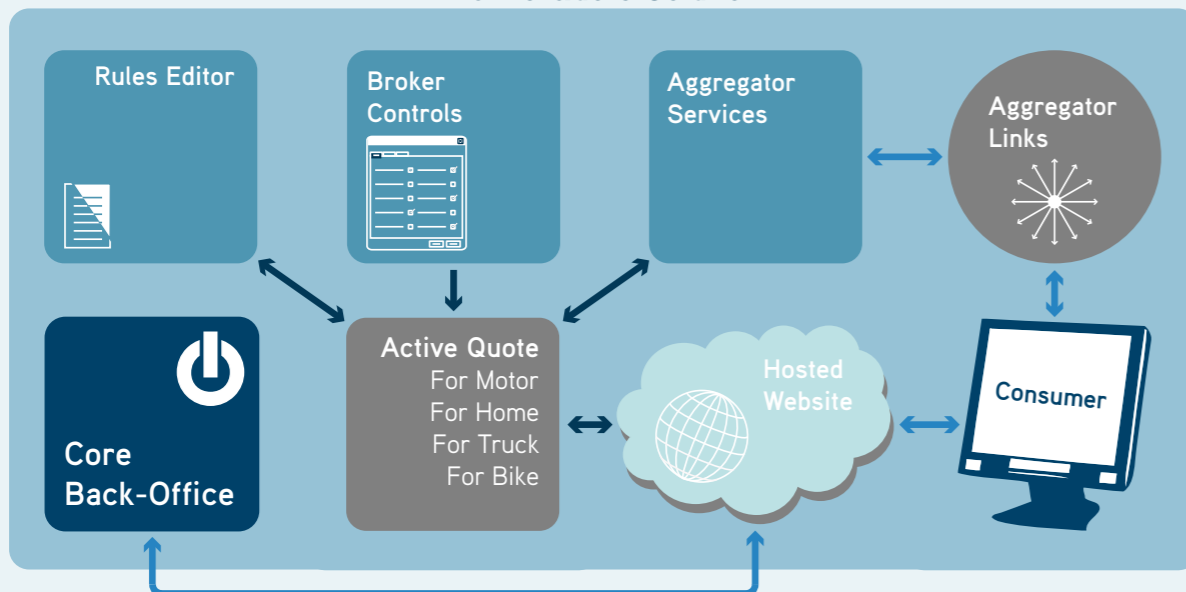
Choosing to add this rating flexibility to your current internet strategy will mean any local or specific knowledge you might have can be applicable in an online scenario. This will ultimately increase your chances of converting online quotes.

All of the data regarding discounted quotes can be captured so that analysis can be carried out. This will help you to plan future campaign strategies and forecast results more accurately.

It will also help you to recognise your current product strengths and weaknesses, along with market trends which will lead to future product development.

Electronic trading saves your business time and money. Integrating your website with your core back-office establishes direct data capture of all rules and discounts. It removes the need for you to key any prospect and customer data into the back-office that comes from your website.

Active Quote Solution



The Active Quote product integrates seamlessly with the current Open GI product range and uses the standard quotation engines eBroker and eAggregator. With the rules editor brokers can easily set risk criteria specific to their needs as it is designed to be business user friendly.

The key benefit is that brokers can use the broker discount or premium override facilities in order to obtain more online business. It also means that rules can be created to control the flow of business through specific business lines or insurers at specific times or periods.



Company Name: MCE
GWP: £30m
Web address: www.mceinsurance.com
Number of Staff: 110
Policyholders: over 100,000
Company Contact: Julian Edwards, Director
Business Focus: One of the UK's leading providers of car, bike and home insurance
Location: Wellingborough, Northamptonshire
Date Founded: 1975

The issue:

To develop a fully integrated e-commerce website with quote & buy functionality.

MCE and Open GI:

Years with Open GI: Over 20 years

Open GI Solutions: e-commerce / web integration solutions - web design (eStarter), online quote and buy capability (eBroker) and secure web hosting. Includes motor and motorcycle quote engines. Back-office / document production solutions - Open GI Linux platform, Regulation Module, InfoCentre.

MCE Objectives:

MCE is a highly ambitious call centre business with a loyal and ever expanding customer base. To further their presence in the personal lines market, they were keen to redevelop their website using Open GI's complete web integration service.

The company's existing site was attracting a good level of new business but there was room for improvement in terms of overall user experience. Data capture could be simplified and integration with the Open GI back-office would make processing converted business faster. What MCE wanted was a fully interactive online quote and payment facility for a wide range of standard and non-standard car and bike insurance, with linkage to aggregators.

According to Director, Julian Edwards, the web is a key part of MCE's future distribution strategy. He said: "As a major personal lines broker competing with some of the biggest names in the market, we need to make sure that our web presence is as dominant as possible via successful marketing, but more importantly that the technology underpinning the site makes the user experience seamless.

He said: "We benchmarked the easyJet website for car and motorcycle insurance i.e. a quick to use, easy to navigate site with good facilities for incepting and amending policies. When we heard that Open GI was offering a complete solution we were keen to talk to them about what they could do for us. We were previously working with a separate web integrator but were not satisfied with the results. The advantage of Open GI is that they could offer a one-stop-shop for all of our web design and integration needs."

The new service from Open GI:

Open GI offers a fully hosted interactive e-commerce solution for brokers wishing to trade online. This incorporates web design (eStarter), online quote and buy capability (eBroker), secure web hosting and back-office integration. Additional features include online credit card payment and postcode validation.

The service can be tailored to suit brokers' needs from developing a simple brochure website to integrating with aggregators. Open GI's in house web development team manages the entire process and brokers can be trading online within as little as five days. MCE opted for the complete service and launched a fully hosted quote and buy website - www.mceinsurance.com - during spring 2007.

How MCE's website was developed using the service:

The website was developed in close partnership between both companies. MCE set out what they wanted to achieve with Open GI and a detailed project schedule was created using tailored web templates.

The initial step was to design the **look and feel** of the site in conjunction with the web development team. In order to build the technical structure, Open GI took time to understand the MCE brand and their vision of the consumer experience and delivered against their requirements in a short time frame.

In terms of **data capture**, pre-quote terms and conditions and question sets were established for each product line. These were tailored for non-standard vehicles such as pizza delivery vehicles, scooters and modified cars. Postcode look up was implemented at this stage.

For **quote retrieval / display**, the site was integrated with eBroker quotation engines for car and bike, providing access to products from over 20 insurance providers. Quotes are displayed immediately to the customer, at which time the details are sent to MCE's back-office over a secure Internet connection. Quote & Buy functionality was implemented, once MCE had gained insurer agreement.

"Internet projects are extremely technical so you need a good level of support, particularly when it comes to web integration. Working in partnership with Open GI has allowed us to achieve what is a robust and fully interactive e-commerce solution for our customers. The fact that the site has the ability to link to aggregators and is fully hosted by Open GI is extremely important for MCE."

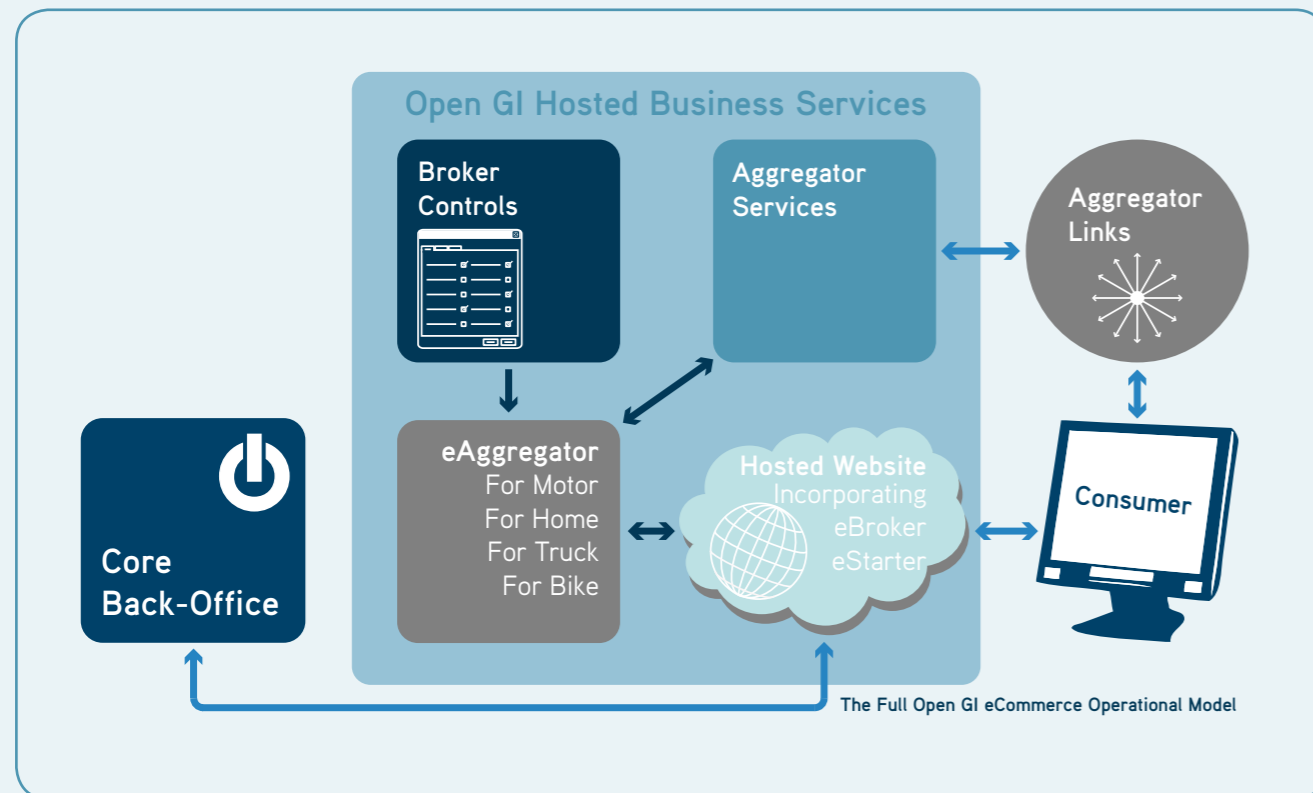
**Julian Edwards, Director
MCE**

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In terms of **prospect storage**, quote data is available to MCE staff in seconds using Open GI's IN-Stream software. 'No-quotes' are also imported so that the customer can be contacted as soon as possible and converted to a sale (outbounding). The site has full email functionality and can send branded messages to the customer including a web reference and links back to the 'Retrieve a Quote' functionality.

A range of **online payment** options are available to the broker. MCE set up an account with an online credit card merchant and once agreements were in place they sent the details to Open GI to implement payment processing.

Web hosting is also an option for brokers that don't have the infrastructure to host in-house or want a one-stop shop. MCE has opted for this. Open GI coordinates the web hosting agreements and tests the broker's site before it goes live. Information pages are also amended / updated by the web development team.

Results / impact of the service

The results have been impressive for MCE:

- The site has had an immediate impact on new business – generating a 44% increase in the first month of going live, and over 15% in the following three months with no additional marketing spend. MCE acquisition costs have reduced significantly.
- Web new business now equates to 23% of MCE's overall new business. With the Open GI service, this is forecast to increase to 40% in 2008.
- MCE has created a market leading quote and buy website with Open GI without having to take on any new in house IT people.

According to Julian Edwards, the site is now much slicker and easier to navigate and integration with Open GI's eBroker engines means quotes are available 24/7 from over 20 providers. HTML messages can be sent to customers in real time, following quote and policy inception, and the site is built on XML technology and web services to handle large quote volumes.

Why Open GI developed the service

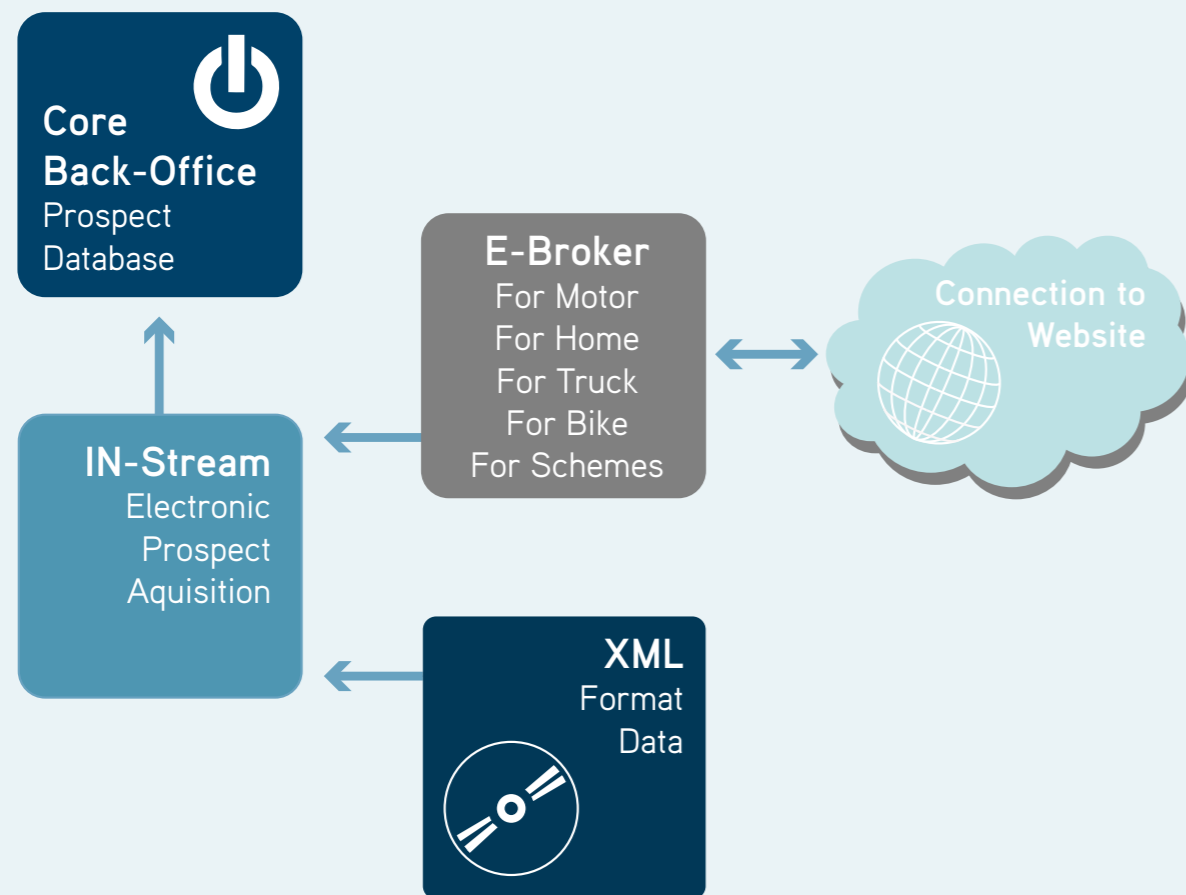
Open GI has been monitoring e-commerce very closely. More and more brokers are trading online, recognising that the Internet offers a key distribution channel. As a primary service provider to over 2,000 firms it is important to be able to offer a one-stop-shop e-commerce solution to complement the Open GI core broking proposition and provide an additional trading method to call centre and face to face sales.

Open GI has an in-depth knowledge of the complexities of insurance having developed broker solutions for nearly 30 years and understands what works best in terms of web design and integration.

MCE was the first broker to go live with Open GI's complete web integration service.

IN-Stream allows fast and accurate data acquisition for marketing, prospecting and telesales campaigns.

Any data can be taken from external sources and imported without the need to re-key core information.



How It Works

Open GI's IN-Stream software enables you to import XML format data into your Open GI Core Back-Office. It is possible to import prospects and quotes gathered online or from lists straight into your prospect database.

IN-Stream can be used in conjunction with other elements of the Open GI e-commerce toolset, or separately to import data from external sources.

IN-Stream will auto-validate the data then create new prospect, quotation records and risk pages for you.

Data is stored within your prospect database for you to use as part of further marketing, mailshots or when completing the conversion of new business.

What Does It Do For Me?

- IN-Stream saves you time and effort when collecting your prospect information.
- Prospect information captured from your website can be automatically populated into your back-office.
- You can input any business line, including Personal, Commercial and Schemes.
- Increase the efficiency of your targeted marketing campaigns through the use of validated data.
- Identify and compare your prospect conversion rates against your traditionally acquired business.

How Does It Help My Business?

- Increases your potential to develop new business by capturing prospect and quote information and enabling you to handle this data electronically.
- Electronic processing reduces errors and omissions, saving your business money.
- The Link option allows you to automate data acquisition, including import processing and automated prospect diary action triggers.
- You can integrate your website into the sales development process for your business.

Open Trader offers brokers a complete solution for the electronic trading of commercial lines business. It is a web-based system that fully integrates with the Open GI back-office and streamlines the quotation to sale process for multiple product lines.

How It Works

The Open Trader system is accessed like any quotation engine via Advanced Prospect Manager (APM). The system connects securely and seamlessly via the internet to the Open Trader server.

Business is automated and a set of comparative quotes are immediately generated. As soon as the broker elects to proceed, the system issues full point-of-sale documents and the data is saved back to the Open GI Core Back-Office, as with all full cycle trading. Unlike other methods of trading commercial business electronically, the ability to refer risks to an underwriter is also available if the risk falls outside rating criteria or accessibility.



Open Trader is dependent upon Advanced Prospect Management

How Does It Help My Business?

Open Trader is designed to change the way brokers transact commercial business. It provides access to products which carry attractive commissions, improving earnings, whilst its simple electronic nature leads to operational efficiencies. As the products are electronically integrated with your Core Back-Office it eliminates duplication and manual handling. This reduces errors, speeds up processes and improves workflow.

Open Trader enables brokers to trade point-to-point with a panel of insurers. It offers intuitive question sets, enabling you to retrieve quotes more quickly and complete the sales process without double keying.

What Does It Do For Me?

Open Trader supports multiple insurance providers and multiple product lines, with simplified question sets. Products covered include Shop, Tradesman and Property Owners (residential and commercial). Comparisons on price can be made between selected products from a panel of insurers, along with other factors such as cover, commissions, limits and excesses.

Features and Benefits include:

- Automated, immediate quotes
- Multiple product lines, multiple carriers
- Simple question sets – fast and efficient
- Attractive commissions
- Exclusive access to commercial products
- Full integration with the Open GI Core Back-Office means no re-keying
- Point of Sale Documents



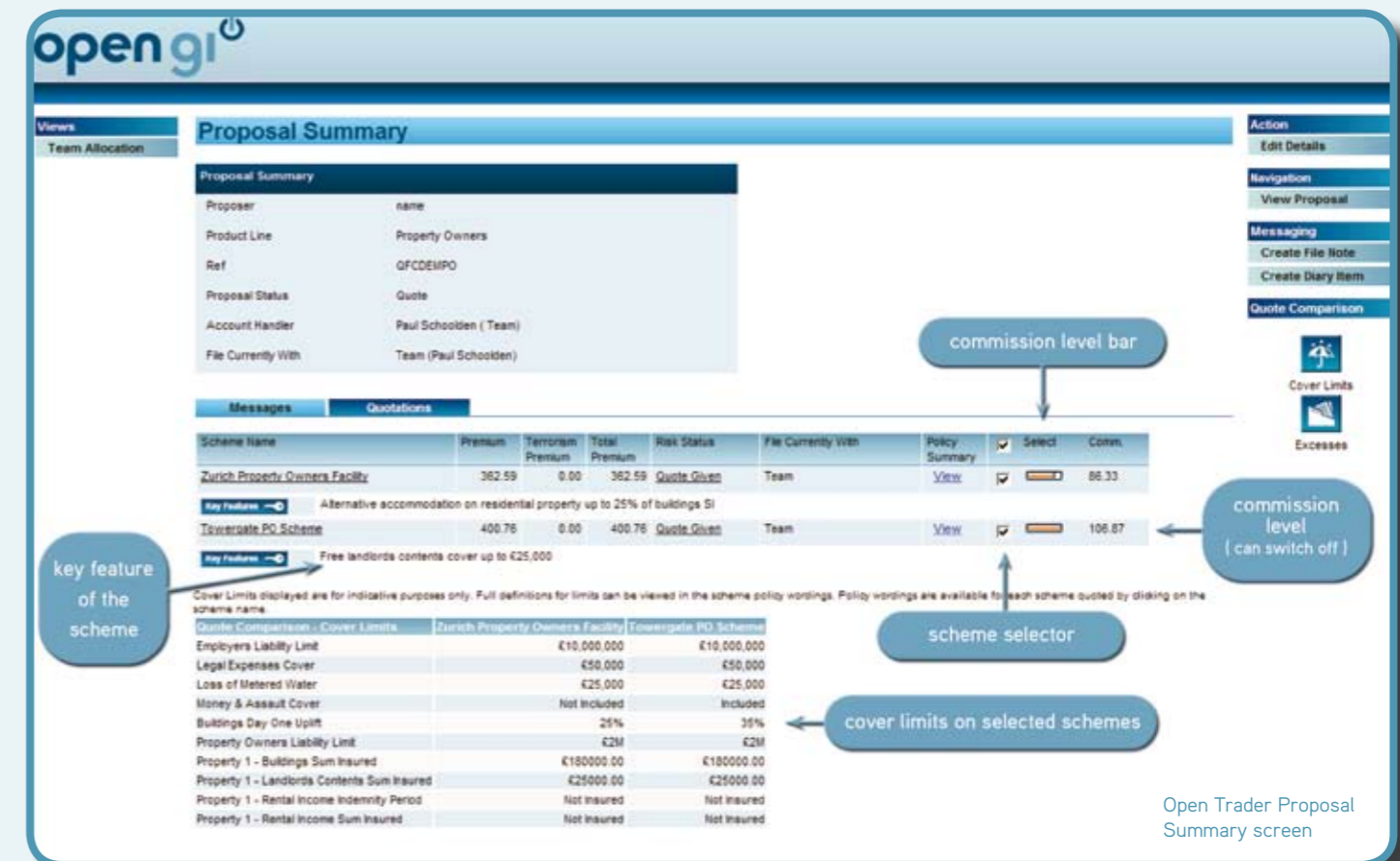
Open Trader Risk Information screen



Open Trader Negotiate Commission screen



Open Trader Confirm Cover screen

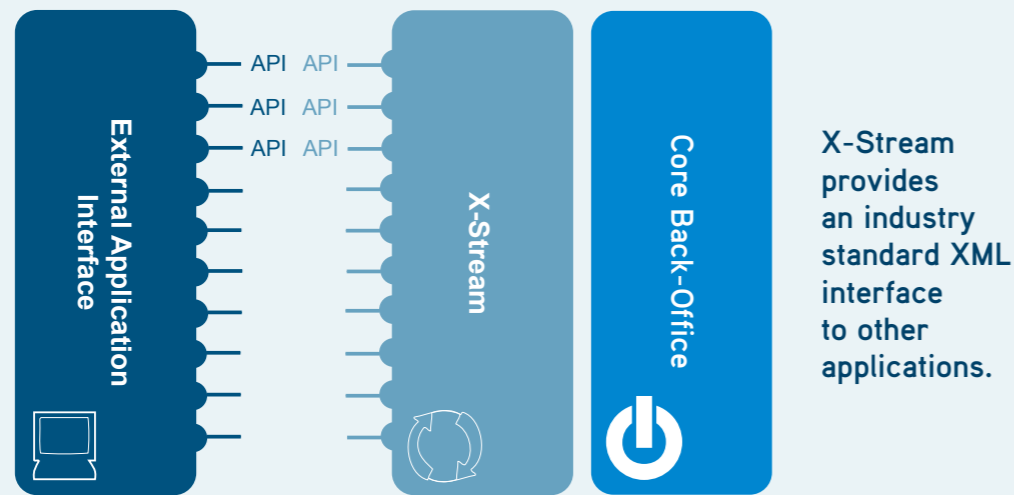


Open Trader Proposal Summary screen

X-Stream is a dedicated interface module that enables your broking applications to communicate using the industry standard XML format.

Data can be both exported and imported from the Core Back-Office in XML format allowing applications to exchange and use key elements of your client and prospect records.

In conjunction with Toolkit, X-Stream can also automate processes within the Core Back-Office such as creation of transactions, diary entries, policy numbering and other calculation driven processes.



How It Works

Using the industry standard XML (Extensible Mark-up Language) format, X-Stream works like a translator, converting the data storage language of your Open GI system into XML. In doing so, the data that is delivered by X-Stream is instantly recognisable by other applications that have an XML interface.

The choice of XML is an easy one, as this language has become the standard programming tool for Websites. Many application developers have recognised a need to publish data on the Internet, and so most widely used applications will have some form of XML translator either built in or available as an add on.

As well as providing a translator to get data out of the Core Back-Office, X-Stream also handles incoming XML data, bringing this into the Core Back-Office. This means that a two way dialogue can be built with a wide variety of application types – which all use the same language.

Within X-Stream, and the XML language format itself, each piece of data is tagged with a label. This makes it possible to match up each of these labels with other XML format data. Exchanging data between applications is then straightforward, as the information being handled is always matched up and delivered to the correct location.

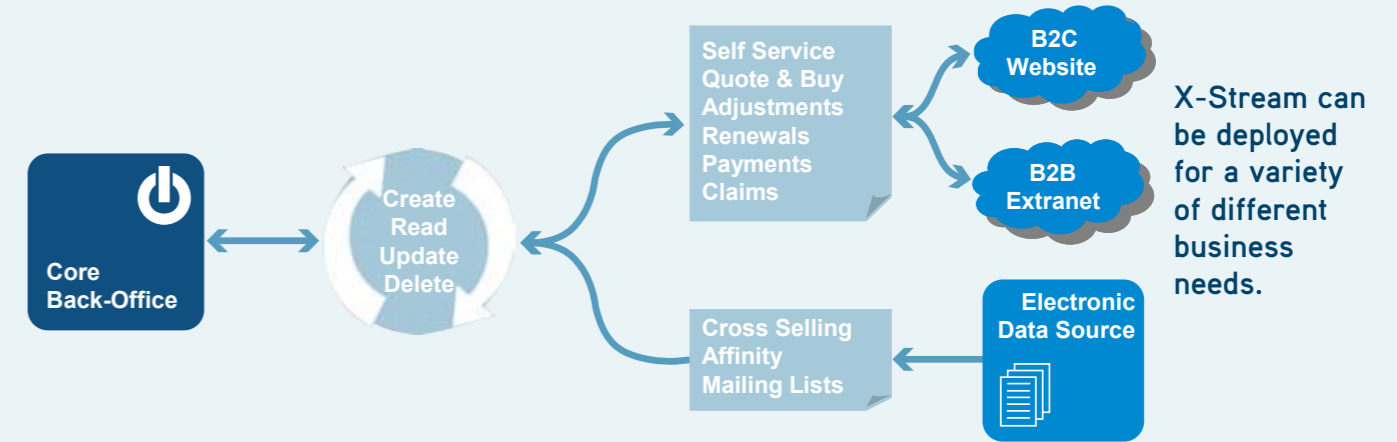
What Does It Do For Me?

In broad terms X-Stream will allow you to expand the use of the data being handled by your business. Whether you want to bring data into your Open GI system for client and prospect use, or export data from your Open GI system, X-Stream is the tool that can make this possible.

One of the major applications of X-Stream will be as a tool to make your Internet presence a truly interactive business solution. X-Stream can be used to publish or capture information from your web pages, the majority of which today are constructed in XML format.

X-Stream can also enable lists of data to be more easily imported into the Open GI system. Provided the data is in XML format, it can be read by the Core Back-Office. This facility makes the creation of records an automated, rather than a manual process.

X-Stream will provide a link between your client and prospect records and any other application that has an XML interface. This might be a CRM package, telephony software, applications such as Microsoft® Excel®, Intranet or Extranet pages.



How Does It Help My Business?

- Your web tools can be enhanced, and live transactions – input/process/output can be enabled within your website using X-Stream. Business can be driven through your web site.
- X-Stream can make Internet, Intranet and Extranet sites more accessible to your business, automating process and data exchange.
- X-Stream will use your existing data to populate other applications – no re-keying, no errors, sharing common data.
- X-Stream will simplify processes, opening up the ability for you to make more of the data that is held in your Core Back-Office applications and third party applications.
- Integrating other existing applications, and automating the data links between them will remove any requirement for manual intervention and hence reduce manual resource needs.
- X-Stream can help you realise more value from your other IT application investments through making wider use of the data that you have.

Open GI offers the market-leading e-commerce toolset for both personal and commercial lines, servicing the UK insurance market.

Our e-commerce offering covers everything from Web design and hosting to full online trading and connectivity to aggregators. We make internet product distribution a reality with our cohesive end-to-end service.

Don't Forget, if you choose Open GI for e-commerce

- You will be working with expert web developers who know your back-office and how it works
- You will have a website built with expansion in mind so you can seamlessly exploit new online trading opportunities
- You will have access to the latest web technologies
- You will have on hand support, giving you peace of mind
- You will be at the forefront of internet product distribution



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